

Natural Disaster and Technical Issues Special Enrollment Period Fact Sheet

Natural Disaster and Technical Issues Special Enrollment Period Information

Due to the Dec. 11th natural disaster throughout the state and reports of technical issues experienced using the kynect website, a Special Enrollment Period for kynect health coverage is now available.

A Special Enrollment Period allows enrollment dates to be extended or added. Prior to this Special Enrollment Period Announcement, the deadline to enroll for Qualified Health Plan coverage starting January 1, 2022 was Dec. 15, 2021.

Individuals now have until Dec. 31, 2021 to select a plan with a Jan. 1, 2022 effective date.

The Special Enrollment Period will be granted for the following two circumstances:

1. Any person who attests that their ability to enroll in a Qualified Health Plan was affected by severe weather in December 2021.
2. Any person who attests that they encountered system errors, including long wait times with the call center, that prevented them from enrolling in a Qualified Health Plan prior to Dec. 15.

These Special Enrollment reasons *do not require* documents for verification. By selecting this Special Enrollment Period, you are attesting you have been impacted by the selected event.

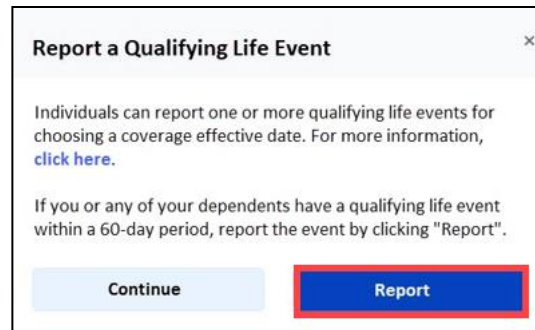
Taking the Special Enrollment Period

Follow these steps to get the special enrollment period for your situation.

1. Navigate to kynect.ky.gov
2. Log into your KOG Account

Selecting a Special Enrollment Period

1. Click on **Enrollment Manager**
2. Click **Add Plan, Change Plan, or Add Member** to display a **Report Qualifying Life Event** pop-up.
3. Click **Report** to navigate to the **Special Enrollment** screen to select one of the reasons specified above.



The screenshot shows a pop-up window titled "Report a Qualifying Life Event" with a close button (X) in the top right corner. The text inside the window reads: "Individuals can report one or more qualifying life events for choosing a coverage effective date. For more information, [click here](#)." Below this, it says: "If you or any of your dependents have a qualifying life event within a 60-day period, report the event by clicking 'Report'." At the bottom of the window, there are two buttons: a light blue "Continue" button and a blue "Report" button with a red border.

4. Select the appropriate **qualifying event** for *Please select a qualifying event that applies to you or someone in your household.*

kynect Enrollment Manager

Case Number: [REDACTED]

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Special Enrollment

If there has been a major change in your life, you may be eligible for special enrollment. Please select the reason that applies to you or a member of your household.

Please select a qualifying event that applies to you or someone in your household:

- ☐ Lost qualified health insurance coverage in last 60 days
- ☐ Will lose qualified health insurance coverage in next 60 days
- ☐ Gain of dependent due to marriage in last 60 days
- ☐ Gain of dependent due to birth in last 60 days
- ☐ Gain of dependent due to adoption, or placement of adoption or foster care in last 60 days
- ☐ Someone in my household has had a change in citizenship or lawful presence status in last 60 days
- ☐ A qualified individual's enrollment or non-enrollment in a QHP was unintentional, inadvertent, or erroneous and was the result of the error, misrepresentation, or inaction of an officer, employee, or agent of the Exchange or HHS, or its instrumentalities as evaluated and determined by the Exchange.
- ☐ Someone in my household has moved to a new coverage area in last 60 days
- ☐ Released from prison in last 60 days
- ☐ A qualified individual or enrollee demonstrated to the Exchange, in accordance with guidelines issued by HHS, that the individual meets other exceptional circumstances as the Exchange may provide.
- ☐ Spouse/Dependent no longer covered in family plan
- ☐ Loss of dependent due to divorce or legal separation in last 60 days
- ☐ I or my dependent will move to a new coverage area in next 60 days
- ☐ Gain of dependent through a child support order or other court order in last 60 days
- ☐ I or my dependent gained access to individual coverage HRA in past 60 days or expects to in next 60 days
- ☐ I or my dependent gained access to Qualified small employer HRA in past 60 days or expects to in next 60 days
- ☐ I or my dependent(s) are victim(s) of abuse or spousal abandonment
- ☐ A qualified individual, enrollee or their dependent demonstrated to the Exchange that they did not receive timely notice of an event that triggers eligibility for a special enrollment period, and otherwise was reasonably unaware that a triggering event occurred.
- ☐ None of the above
- ☐ I am eligible for a Special Enrollment Period based on the reason and the event state that I have checked above. I confirm that the information that I have given is correct. I understand that misrepresentation could cause coverage to be terminated or rescinded.

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Select this option if you experienced technical issues or long wait times using kynect

Select this option if you were impacted by severe weather in December 2021

5. Enter the **date** for the qualifying event. Enter **details** as applicable.

kynect Enrollment Manager April 1

Case Number:

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Special Enrollment

If there has been a major change in your life, you may be eligible for special enrollment. Please select the reason that applies to you or a member of your household.

Please select a qualifying event that applies to you or someone in your household:

- ☐ Lost qualified health insurance coverage in last 60 days
- ☐ Will lose qualified health insurance coverage in next 60 days
- ☐ Death of dependent due to marriage in last 60 days
- ☐ Death of dependent due to birth in last 60 days
- ☐ Death of dependent due to adoption, or placement of adoption or foster care in last 60 days
- ☐ Someone in my household has had a change in citizenship or lawful presence status in last 60 days
- ☒ A qualified individual's enrollment or non-enrollment in a QHP was unintentional, inadvertent, or erroneous and was the result of the error, misrepresentation, or inaction of an officer, employee, or agent of the Exchange (or HHS) or its instrumentalities as evaluated and determined by the Exchange.

When did this change happen?

Enter the coverage date for the plan to start

Please provide details:
System was not available during Open Enrollment

- ☐ Someone in my household has moved to a new coverage area in last 60 days
- ☐ Released from prison in last 60 days
- ☐ A qualified individual or enrollee demonstrated to the Exchange, in accordance with guidelines issued by HHS, that the individual meets other exceptional circumstances as the Exchange may provide.
- ☐ Spouse/dependent no longer covered in family plan
- ☐ Loss of dependent due to divorce or legal separation in last 60 days
- ☐ I or my dependent will move to a new coverage area in next 60 days
- ☐ Death of dependent through a child support order or other court order in last 60 days
- ☐ I or my dependent gained access to individual coverage HSA in past 60 days or expects to in next 60 days
- ☐ I or my dependent gained access to Qualified Small Employer HSA in past 60 days or expects to in next 60 days
- ☐ I or my dependent(s) are victim(s) of abuse or spousal abandonment
- ☐ A qualified individual, enrollee or their dependent demonstrated to the Exchange that they did not receive timely notice of an event that triggers eligibility for a special enrollment period and otherwise was reasonably unaware that a triggering event occurred.
- ☐ None of the above

☐ I am eligible for a Special Enrollment Period based on the reason and the event date that I have checked above. I confirm that the information that I have given is correct. I understand that misrepresentation could cause coverage to be terminated or rescinded.

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Enter a date prior to December 15, 2021 in the When did this change happen field.

Enter 1/1/2022 for the coverage date for the plan to start.

Reminder: These Special Enrollment reasons *do not require* documents for verification. By selecting this Special Enrollment Period, you are attesting you have been impacted by the selected event.

- Check the **box** stating *I am eligible for a Special Enrollment Period based on the reason and event date I have checked above. I confirm the information I have given is correct. I understand that misrepresentation could cause coverage to be terminated or rescinded.*
- Click **Next**.

Once you have selected the Special Enrollment Period reason and have clicked **Next**, you will continue forward to select or confirm your plan enrollment. You will have until December 31, 2021 to complete your enroll for a January 1, 2022 enrollment date.

Please note that these Special Enrollment Periods are for Qualified Health Plans on kynect health coverage. You can apply and enroll in Medicaid and KCHIP at any time during the year if you qualify.

Get Help with the Special Enrollment Period

If you need more help getting a Special Enrollment period, please call 855-4kynect (855-459-6328). You may also get free help from a kynector or insurance agent. Search for an agent or kynectors in your area [here](#).